

Qualifying Traumatic Injury (Definition)

For purposes of TSGLI coverage, a qualifying traumatic injury is an injury or loss caused by application of **external force or violence** (a traumatic event) OR a condition whose cause can be directly linked to a traumatic event.

Traumatic injuries covered may include, but are not limited to the following

- Total and permanent loss of sight or loss of sight that lasted 120 days or more in one or both eyes
- Total and permanent loss of speech
- Amputation of hand at or above the wrist
- Amputation of four fingers on same hand (not including thumb) or amputation of thumb at or above the metacarpophalangeal joint
- Amputation of foot at or above ankle or amputation of all toes on the same foot at or above the metatarsophalangeal joint
- Amputation of four toes on one foot (not including the big toe) or amputation of big toe at or above the metatarsophalangeal joint
- Uniplegia, paraplegia, hemiplegia, or quadriplegia
- 2nd degree (partial thickness) or worse burns covering 20 percent of the body including the face and head or 20 percent of the face only
- Facial reconstruction to correct traumatic avulsions of the face or jaw that cause discontinuity defects
- Limb salvage operations designed to save an arm or leg rather than amputate
- Uniplegia, quadriplegia, paraplegia or hemiplegia
- Other traumatic injuries resulting in the inability to carry out two (2) of the six (6) Activities of Daily Living (ADL). Part B of the TSGLI Claim Form contains a questionnaire that will help determine a Soldier's ability to carry out the ADLs. It must be completed by a physician or other healthcare professional.

What do uniplegia, quadriplegia, paraplegia, and hemiplegia mean?

- Uniplegia: Complete paralysis of one limb
- Quadriplegia: Paralysis of all four limbs
- Paraplegia: Complete paralysis of the lower half of the body including both legs, usually caused by damage to the spinal cord
- Hemiplegia: Paralysis affecting only one side of the body